Amendments to the Specification:

Please change the title to the following new title:

METHOD AND SYSTEM FOR SELECTING A PAYMENT PROVIDER TO PAY FOR COMMUNICATION SERVICES

Please replace paragraph [00010] with the following amended paragraph:

[00010]   For example: The user of the cellular telephone (or other device) may have a service contract with the service provider. The cost of the link established at the calling ~~user=s~~ user's request is handled by the service provider providing service to the calling user. The cost for the communications link requested by the user is directly assumed by the service provider based on the terms of the contract. The service provider may be entitled to all of the total cost of the service in the example where the calling subscriber is operating in the home cell where the user is based. Alternatively, the total cost of the communications link may be shared by the home cell as well as a remote cell when the calling subscriber is roaming in a remote cell and the requested communications link requires the services of both the remote cell and the subscribers home cell in order to establish the link.   In such case the ~~subscriber=s~~ subscriber's service provider may collect the entire fee from the subscriber and share the cost of the communications link with the remote cell.

Please replace paragraph [00012] with the following amended paragraph:

[00012] Payment for the communications link may be handled through an electronic wallet wherein monetary information is maintained within the electronic

device, one such device being described in U.S. 5,221,838. Briefly, the electronic wallet contains a memory for storing information related to the subscriber such as account number, PIN number, identity of the service provider (e.g., credit card company, communications services provider, etc.) and information for automatically communicating with the service provider to enable the user to engage in a transaction. The cost of the requested service may either be deducted from the ~~subscriber=s~~ subscriber's debit card or alternatively may be billed against the subscribers credit card. A communications service may be billed to a subscribers charge card or debit card held by the subscriber and offered as a mode of payment for the service by manually inputting the ~~user=s~~ user's account information via keypad or magnetic reader attached the electronic device (i.e., telephone) or provided orally to the financial institution sponsoring the debit or credit card service. In the case of a debit card, the cost of the service is deducted from the present balance. In the case of a credit card, the customer is billed for the cost of the service off-line and subsequent to the service being provided. The sponsor of the debit or credit card is responsible for paying those service providers engaged in providing the communications link, which may be a single service provider in the case where the calling and called parties are both within the same home cell, or to one or more service providers wherein one or both of the calling and called parties are in a roaming mode necessitating the use of a service provider in addition to the ~~subscriber=s~~ subscriber's base cell.

Please replace paragraph [00038] with the following amended paragraph:

[00038] As an alternative to the described technique, in an example where the contractual arrangement between the debit card provider 22 and the possessor of

mobile unit 12 does not require that the calling party provide authorization for use of the ~~caller=s~~ caller's debit card, steps S4 and S5 are eliminated, and the visited PLMN 16 directly makes the debit request at step S6, with steps S7 through S9 following in due course and in a manner similar to that described hereinabove.

Please replace paragraph [00039] with the following amended paragraph:

[00039]   In the example given in FIG. 2, the provider 22 may alternatively be a credit card provider, the ~~subscriber=s internet~~ subscriber's Internet service provider or electronic wallet, as well as any of the other examples set forth hereinabove.

Please replace paragraph [00046] with the following amended paragraph:

[00046]   Assuming that the balance is sufficient, the program branches to step S24 to determine if a prompt to the calling party is required. This is similar to step S4 shown in FIG. 2 whereupon the program shown in FIG. 4 branches to step S25 to prompt the user with the available balance and the available length of call permitted based on that balance. Assuming that a prompt is necessary, at step S24, and that the prompt of step S25 has been provided to the calling party, the ~~caller=s~~ caller's response is examined at step S26. Assuming the caller does not authorize payment by the selected payment provider, the program branches to step S27 to determine if the user wants to authorize a different payment provider. This can be responded to by a simple Ayes@ or Ano@ by pressing the appropriate key on the keypad 12a, set forth here and above in describing the embodiment of FIG. 2.

Please replace paragraph [00055] with the following amended paragraph:

[00055]   In addition to the above approaches, the data identifying the alternative payment providers may be moved to a device which is not contained within the device that requires the connection, (i.e., that is not contained within the mobile unit 12. As one example, shown in FIG. 6, the information identifying the alternative payment provider may be contained within a proxy in the infrastructure network. The proxy may be part of the home PLMN 18, as shown in FIG. 6 wherein like elements as between FIGs. 2 and 6 are designated by like numerals. In the embodiment shown in FIG. 6, the caller identity is passed on to the network step S1. At step S2 the caller information is used to access the home PLMN 18. The home PLMN 18 accesses the proxy, which may be a proxy server 24 at the home PLMN to obtain the information regarding the preferred and alternative payment providers by utilizing the caller identity to access the alternate payment information for that caller. The caller's ~~caller=s~~ identity may also be manually keyed into the mobile unit by the keypad and then used by the system to access the database remote from the ~~caller=s~~ caller's mobile unit to obtain the identity of the payment providers for that user.

Please replace paragraph [00058] with the following amended paragraph:

[00058]   As another alternative, the data relating to the calling party may be stored in a server attached to or otherwise associated with the ~~internet~~ Internet whereupon the home PLMN may access the server in the internet to retrieve the alternate payment information.